Certificate Number: 17574-AZ-DE-034287976

Bankruptcy Case Number: 20-03124



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 28, 2020, at 1:58 o'clock PM MST, Mohammad Asim Munir completed a course on personal financial management given by internet by Russell Brown, Standing Chapter 13 Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of Arizona.

Date: March 29, 2020 By: /s/Amy Tate-Almy

Name: Amy Tate-Almy

Title: Financial Educator